

YFLife
萬通保險

儲蓄 Savings

5年GoalAhead儲蓄 保險計劃

5-Year GoalAhead
Insurance Saver

GAS2

限時限額
Limited Offer



產品概覽 Product Highlights	產品特點 Product Features	例子 Example	一覽表 At a Glance	註 Remarks	主要產品說明 Key Product Disclosures
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穩步增值 目標在望

Grow Steady Goal Ahead

限時限額*
Limited Offer*

想輕輕鬆鬆在短時間內達成短期儲蓄目標，您需要一個穩健可靠的理財方案。
5年GoalAhead儲蓄保險計劃（「此計劃」）提供保證回報及人壽保障，助您穩步累積財富，同時為您與家人提供保障，讓您輕鬆實現儲蓄目標，安心規劃未來。

To effortlessly reach your short-term savings goals, you need a reliable and robust financial solution. The **5-Year GoalAhead Insurance Saver** (the “Plan”) offers guaranteed returns and life insurance protection, helping you steadily grow your wealth while providing protection for you and your family. With the Plan, you can achieve your savings goals with ease and look forward to a brighter future.

「您」、「您的」及「閣下」指保單持有人。「萬通保險」、「本公司」、「我們」及「我們的」指萬通保險國際有限公司。
“You” and “your” refer to the Policy Owner. “YF Life”, “the Company”, “we”, “our” and “us” refer to YF Life Insurance International Limited.

* 此計劃為限額發售產品，供應期有限，並由萬通保險酌情決定。我們保留不接受客戶保單申請之權利，並全數退回閣下已繳交之保費及保費徵費（只適用於香港續發之保單）而不會支付任何利息。
The Plan is offered for a limited period and on a limited quota basis, and its availability is at the discretion of YF Life. We reserve the right to decline applications for the Plan with a full refund of any premium paid by you and premium levy paid (applicable to policies issued in Hong Kong only) without interest.



1

2年繳付保費年期

2-year Premium Payment Term



此計劃的繳付保費年期僅為2年，您亦可選擇以一筆過預繳（即於投保時，除首年保費外，預先繳付第2年保費），預繳保費可享首年保證年利率12%¹。投保無需驗身，讓您輕鬆累積財富，何不立刻行動？

The premium payment term for the Plan is only 2 years. You can also opt for the lump sum prepayment, i.e., to prepay the premium for the 2nd year along with the 1st year premium at the time of application, and earn a guaranteed interest rate of 12% p.a.¹ for the prepaid premium for the 1st year. No medical examination is required and you can accumulate wealth with ease. Let's act now!

2

保證回報

Guaranteed Returns



於保單第5個保單週年期滿時，您便可獲取高達已繳保費總額115.93%²的保證現金價值，除可一筆過提取外，您亦可選擇每月領取，靈活配合您的理財需要。

保證回報因應您所選擇的保單貨幣及繳費方式而有所不同，詳情請參閱此產品冊子中的「5年GoalAhead儲蓄保險計劃一覽表」。

When the Policy matures on the 5th policy anniversary, a guaranteed cash value of up to 115.93%² of total premiums paid will be available to you. You may opt to receive the savings in a lump sum or by monthly payments to cater for your financial needs.

The guaranteed return is subject to the policy currency and payment mode you choose, please refer to “5-Year GoalAhead Insurance Saver – at a glance” in this product brochure for details.

3

安枕無憂

Worry-free Protection



身故保障提供回奉保證

若受保人不幸身故，受益人可選擇即時支付或延後支付³來收取身故保障⁴：

即時支付：(i) 已繳保費總額⁵的105%或(ii) 保證現金價值（以較高者為準）⁶。

延後支付³：如身故保障金額少於保障到期日（即保單期滿時）的現金價值，受益人可選擇延後至保單期滿時才收取身故保障，金額將相等於保單期滿時的保證現金價值。

Death Benefit Guaranteeing Refund of Capital

In the unfortunate event of the death of the Insured, the Beneficiary can opt to receive the Death Benefit⁴ by immediate payment or deferred payment³:

Immediate payment: (i) 105% of total premiums paid⁵ or (ii) Guaranteed Cash Value, whichever is higher⁶.

Deferred payment³: If the amount of the Death Benefit is less than the Cash Value as at the Benefit Expiry Date (i.e., upon policy maturity), the Beneficiary may opt to defer receiving the Death Benefit till policy maturity. The benefit will be equal to the Guaranteed Cash Value upon policy maturity.

例子：選對工具 理想指日可待

Example: Pick the Right Tool and Your Dreams are within Reach

25歲的Roy是初創公司的創辦人，為了公司的未來拓展大計，他選擇投保**5年GoalAhead儲蓄保險計劃**，目標於保單期滿時達到儲蓄金額250,000美元，以便擴充公司的規模。

25-year-old Roy is the founder of a start-up. To prepare for the growth of his company, he chose to take out the **5-Year GoalAhead Insurance Saver**, aiming to accumulate a savings amount of US\$250,000 upon policy maturity in order to expand his company's scale.



- 按年繳付：

首年及次年保費為113,929美元，總繳保費為227,859美元。
- 一筆過預繳：

首年保費為113,929美元，而預繳保費是以12%保證年利率計算，所以預繳保費為101,723美元，一筆過的總繳保費為215,652美元。
- Annual payment:

US\$113,929 annual premiums for the 1st and 2nd years. The total premium amount is US\$227,859.
- Lump sum prepayment:

US\$113,929 annual premium for the 1st year. As a guaranteed interest rate of 12% p.a. will be offered on the prepaid premium, the prepaid premium amount for the 2nd year is US\$101,723. The total lump sum premium amount is US\$215,652.

保單年終結 End of Policy Year	保證現金價值 Guaranteed Cash Value	身故保障 Death Benefit	按年繳付 Annual Payment	一筆過預繳 Lump Sum Prepayment
1	\$92,675*	\$119,626*		
2	\$203,200	\$239,252	保費總額 Total Premiums \$227,859	保費總額 Total Premiums \$215,652
3	\$204,550	\$239,252	保單期滿時的 保證回報 Guaranteed Return at Policy Maturity 109.72% 保費總額 of Total Premiums	保單期滿時的 保證回報 Guaranteed Return at Policy Maturity 115.93% 保費總額 of Total Premiums
4	\$205,900	\$239,252		
5	\$250,000	\$250,000		

* 如以一筆過形式繳付首年及預繳次年保費，於首個保單年終結時現金價值總額⁷為203,187美元，而身故保障則包括預繳保費連利息，金額為233,555美元。
If the 1st year premium is paid along with a lump sum prepayment for 2nd year, at the end of the 1st policy year, the total Cash Value⁷ will be US\$203,187 and the Death Benefit will be US\$233,555 (including the prepaid premium plus interest).

附註：以上例子之數字經四捨五入調整至整數，保費金額並不包括保費折扣及保費徵費（只適用於香港繕發之保單）。
Note: The figures in the above example are rounded to the nearest integer. The premium discount and premium levy (applicable to policies issued in Hong Kong only) are not included in the premium amount.

以上個案僅供參閱及作說明用途，並不包括將來表現的預測。
The above case study is for information and illustrative purposes and does not predict future performance.

5年GoalAhead儲蓄保險計劃一覽表

5-Year GoalAhead Insurance Saver – at a glance

利益項目 Benefits				
保證現金價值 Guaranteed Cash Value		可於退保、保單期滿或保單終止時被提取 To be paid upon surrender, policy maturity or termination of the Policy		
	保單期滿保證回報 Guaranteed return upon policy maturity		美元保單 US\$ policy	港元保單 HK\$ policy
	按年繳交保費 Premium paid annually	% 已繳保費總額 ⁵ of total premiums paid ⁵	109.72%	106.82%
		保證年化回報率 Annualized guaranteed rate of return	2.08%	1.47%
	預繳保費 Premium prepayment	% 已繳保費總額 ² of total premiums paid ²	115.93%	112.87%
		保證年化回報率 Annualized guaranteed rate of return	3%	2.45%
預繳保費保證利率 ¹ Guaranteed interest rate on prepaid premium ¹		首年12% p.a. for the 1 st year		
其他保障 Other Benefits				
身故保障 ⁴ Death Benefit ⁴		即時支付： 105%已繳保費總額 ⁵ 或保證現金價值，以較高者為準 ⁶ 延後支付 ³ ： 如延後至保單期滿時才收取身故保障，則金額將等同於保單期滿時的保證現金價值 Immediate payment: 105% of total premiums paid ⁵ or Guaranteed Cash Value, whichever is higher ⁶ Deferred payment ³ : If the payment of the Death Benefit is deferred till policy maturity, it will be equal to the Guaranteed Cash Value upon policy maturity		
保單資料 Policy Information				
保單類別 Plan Type		基本計劃 Basic Plan		
保單貨幣 Policy Currency		美元 / 港元 US\$ / HK\$		
保費 Premium		固定及保證 Level and guaranteed		
繳費方式 Payment Mode		年繳或一筆過預繳 Annual payment or lump sum prepayment		
最低保費 Minimum Premium		每年10,000 美元 / 80,000 港元 US\$10,000 / HK\$80,000 annually		
最高保費 Maximum Premium		Age 0-60 歲： 每年2,500,000 美元 / 20,000,000 港元 US\$2,500,000 / HK\$20,000,000 annually Age 61-70 歲： 每年1,250,000 美元 / 10,000,000 港元 US\$1,250,000 / HK\$10,000,000 annually (以每位保單持有人及每位受保人計算 on a per Policy Owner basis and per Insured basis)		
投保資料 Basic Information				
投保年齡 Issue Age		Age 0-70 歲		
繳付保費年期 Premium Payment Term		2年 Years		
保障年期 Benefit Term		5年 Years		



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註

1. 預繳保費保證年利率指閣下存放未來續期保費至保費儲備金戶口（「儲備金戶口」）內可享之利率。由保單日期當天起，儲備金戶口內的存放金額將以每年12%的保證利率積存生息。如沒有提取儲備金戶口內之結餘（如有），利息將於第1個保單年終結時給付至儲備金戶口，惟保單須仍然生效。當續期保費到期時，儲備金戶口內之結餘（如有）只會被用作清繳基本計劃之續期保費。有關預繳保費的詳情，請參閱利益說明文件。
2. 保單期滿時的最高保證現金價值為已繳保費總額的115.93%，並僅適用於預繳保費的美元保單。已繳保費總額不包括已被遞減的基本計劃的每年保費（即部分退保）。
3. 適用於受保人在身故當天保單已繳交全數保費，並沒有保單債項或提取預繳保費。
4. 您可在受保人在生期間及保障到期日前作出賠償方式選擇（包括每月定期賠款或定額賠款）。如在受保人身故時，身故保障額是以一筆過方式賠償予受益人，則受益人可重新選擇一項獲我們同意的賠償方式。
5. 不包括已被遞減的基本計劃的每年保費（即部分退保）或預繳保費。
6. 所支付金額包括預繳保費連利息（如適用），惟須扣除保單債項（如有）。
7. 預繳保費將存於儲備金戶口，您只可全數提取儲備金戶口內之結餘（如有）。當儲備金戶口內之結餘被提取，或保單因退保、寬限期屆滿或保單債項超過保證現金價值而終止時，萬通保險將收取儲備金戶口內之結餘（如有）的3%作行政費用。儲備金戶口內之結餘（如有）的97%將獲退還。

Remarks

1. Guaranteed interest rate on prepaid premiums in the Premium Deposit Account ("PDA") refers to the interest rate on future premiums deposited into the PDA. The deposited amount in the PDA will generate interest at a guaranteed rate of 12% p.a. from the Policy Date. If no withdrawal has been made to the balance of the PDA (if any), interest will be credited to the PDA at the end of the 1st policy year, provided that the Policy remains in force. The balance of the PDA (if any) will only be used to settle the renewal premiums of the basic plan when due. Please refer to the benefit illustration for details of premium prepayment.
2. The highest Guaranteed Cash Value upon the policy maturity is 115.93% of total premiums paid, and is only applicable to US dollar prepayment policies. The Annual Premium of a basic plan that had been reduced (i.e., partial surrender) is excluded from the total premiums paid.
3. Applicable if the premiums have been fully paid on the day the Insured passes away, with no Policy Debt or withdrawal of prepaid premium.
4. You may elect an option (including monthly payments for a fixed period or of a fixed amount) during the lifetime of the Insured and before the Benefit Expiry Date. If the Death Benefit is payable in one lump sum when the Insured passes away, the Beneficiary may elect an option with our consent.
5. Excluding the Annual Premium of a basic plan that had been reduced (i.e., partial surrender) or any prepaid premium.
6. The payment includes the prepaid premium plus interest (if applicable), net of Policy Debt (if any).
7. The prepaid premiums will be stored in the PDA and the balance of the PDA (if any) can only be withdrawn in full. In case of withdrawal of the balance from the PDA or termination of the Policy due to surrender, end of Grace Period or Policy Debt exceeding the Guaranteed Cash Value, an amount equal to 3% of the balance of the PDA (if any) will be charged. 97% of the balance of the PDA (if any) will be returned.

主要產品說明

繳付保費年期及保障年期

閣下應就2年的繳付保費年期持續繳付保費。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值（如有）將會支付予閣下。 閣下所獲得的現金價值或會遠低於閣下的已繳保費。

保障年期為5年。

保單借貸

如保單有保證現金價值，您可提出借貸要求。最高借貸限額為保證現金價值的90%。您可借貸的數額為最高借貸限額扣除任何尚未償還的保單債項。貸款利息將由本公司釐定。如利息於保單週年當天尚未支付，該數額便會被加於尚欠的貸款內。如保單債項超過保證現金價值，保單便會終止而沒有任何價值。

終止

在下列任何情況下，保單的所有保障將會終止：

- 您呈交書面要求終止保單。此要求將會構成對保單的退保。
- 受保人身故。
- 列明於保單計劃表內的保障到期日當日。
- 在繳付保費條款內定明之寬限期屆滿前，到期的保費仍未能繳付。
- 保單債項超過保證現金價值。

提早退保風險

本產品是為持有保單至期滿而設。如提早終止保單，閣下所獲得的現金價值或會遠低於閣下的已繳保費。

通脹風險

在通脹下，未來生活費用將會增加，導致現有的預期保障可能無法滿足未來的需求。當實際通脹率較預期為高，即使萬通保險按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

此計劃由萬通保險承保及負責，保單持有人的保單權益會受我們的信貸風險所影響。若我們無法按保單的承諾履行其財務責任，您可能損失保單的價值及其保障。

匯率風險

如選擇的保單貨幣並非本地貨幣，閣下須承受匯率風險。匯率可能波動，因而影響您以本地貨幣計算時所需繳付保費及利益的金額。

自殺不保條款

受保人若在保單日期或批准保單復效申請當日（以較後者為準）起計一年內自殺，無論其是否在神智清醒的情況下，我們的全部責任將只限於退還（一）已支付之保費（扣除已支付或將獲支付之保障賠償金額及保單債項（如有））或（二）現金價值，以較高者作準。

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with the premium payment term of 2 years. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the Policy will be terminated and the Cash Value (after deducting any Policy Debt) will be paid to you (if any). You may receive a Cash Value considerably less than the total premiums paid.

The Benefit Term is 5 years.

Borrowing

If the Policy has a Guaranteed Cash Value, you can make loans. The Maximum Loan Limit is 90% of the Guaranteed Cash Value. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged at a rate determined by us. Interest payments are due on each policy anniversary. If interest is not paid when due, it will be added to the outstanding loans. If the amount of Policy Debt exceeds the Guaranteed Cash Value, the Policy will lapse with zero value.

Termination

All coverage under the Policy shall terminate when one of the following events occurs:

- You submit a written request to terminate the Policy. Such request will constitute a surrender of the Policy.
- The Insured passes away.
- On the Benefit Expiry Date as shown in the Policy Schedule.
- The due premium is still unpaid at the end of the Grace Period as defined in the Premium Payments Provisions.
- The amount of Policy Debt exceeds the Guaranteed Cash Value.

Risk of Early Surrender

The product is intended to be held to maturity. Should you terminate the Policy early, you may receive a Cash Value considerably less than the total premiums paid.

Inflation Risk

The current planned benefit may not be sufficient to meet future needs due to higher living costs under inflation. Where the actual rate of inflation is higher than expected, the Policy Owner might receive less in real terms even if YF Life meets all of its contractual obligations.

Credit Risk

The Plan is underwritten by YF Life. The insurance benefits are held solely responsible by the Company and subject to its credit risk. If we are unable to satisfy the financial obligations of the Policy, you may lose the value of policy and its coverage.

Exchange Rate Risk

Should you choose a policy currency other than the local currency, you are subject to exchange rate risk. Exchange rates fluctuate from time to time, which may affect the premium and benefit amounts in local currency.

Suicide Exclusion

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or within one year from the date we approve the reinstatement application, whichever is later, our total liability shall be limited to (1) the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any) or (2) the Cash Value, whichever is higher.

提供資料責任及未符合這要求的後果

保單是基於您和受保人於投保申請表內提供給我們的資料。重要的是，您和受保人對所提供的所有資料都是真實和準確的，因為這些資料有助於我們決定您和受保人是否符合保單的資格。如果您或受保人提供給我們的資料不準確、誤導或被誇大，您應該立即通知我們。如您或受保人未有提供準確及真實的資料，或您或受保人提供誤導或被誇大的資料，保單的保障可能會受到影響。

於保單作為依據的投保申請內，或任何足以影響保單的任何事項、或有關依據保單提出任何索償事宜中，如有任何詐騙、關鍵性的錯誤陳述或隱瞞，我們有絕對權決定保單自成立之日起無效及保單的所有索償失效。任何已支付的保費，將在此情況下不被發還及沒收。

索償程序

有關索償程序，請瀏覽本公司網頁：

香港：<https://www.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>

澳門：<https://www.yflife.com/tc/Macau/Individual/Services/Claims-Corner>

保費徵費（只適用於香港）

保監局會透過保險公司向所有保單持有人，為其於香港緒發之保單，於每次繳付保費時收取徵費。有關徵費之詳情，請瀏覽保監局網站專頁www.ia.org.hk/tc/levy。

保單冷靜期及取消保單的權利

如保單未能滿足您的要求，您可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道33號萬通保險大廈27樓 / 澳門：澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座），並確保本公司的辦事處於交付保單的21個曆日內，或向您 / 您的代表人交付《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21個曆日內（以較早者為準）收到已簽署的書面要求。於收妥書面要求後，保單將被取消，您將可獲退回已繳保費金額及您所繳付的徵費（適用於香港），但不包括任何利息。若曾獲賠償或將獲得賠償，則不獲發還保費。

期滿及退保

如需申請退保，您只需填妥、簽署並寄回由本公司提供的特定表格，本公司將安排退保事宜。

如需索取有關表格，請聯絡您的持牌保險中介人或致電本公司客戶服務熱線：香港 (852) 2533 5533 / 澳門 (853) 2832 2622。

於保單期滿時，本公司將致函通知您，並安排保單終止事宜。

延遲付款期

除非該筆款項是用作繳付本公司簽發保單的保費，我們有權押後借貸及支付退保價值，最長不超過接獲有關書面要求後6個月。

Duty of Disclosure and the Consequences of Not Making Full Disclosure

The Policy is based on the information you and the Insured gave us in your insurance application. It is important that you and the Insured were truthful and accurate with all of the information provided, as this information helped us to decide if you and the Insured were eligible for the Policy. You should let us know immediately if the information you or the Insured gave us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or the Insured gave misleading or exaggerated information, the benefits under the Policy may be affected.

If there is any fraud, material misstatement or concealment in the insurance application on which the Policy is based, or in relation to any other matter affecting the Policy, or in connection with the making of any claim under the Policy, we shall have the sole and absolute discretion to render the Policy null and void from the date of inception and forfeit all claims. Any premium paid shall not be refundable and shall be forfeited.

Claims Procedures

For details of the procedures for making claims, please refer to our website at:

Hong Kong: <https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

Macau: <https://www.yflife.com/en/Macau/Individual/Services/Claims-Corner>

Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) collects levy on insurance premiums from policy owners through the Company for insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period and Right of Cancellation

If you are not satisfied with the Policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the delivery of the Policy or delivery of the Notice (which states that the Policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the Policy upon receipt of your written request and refund all premiums and levy you paid (applicable to Hong Kong), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Maturity and Surrender

You may surrender the Policy by submitting a written request on the forms prepared for such purposes. We will arrange the policy surrender.

You may contact your licensed insurance intermediary or contact our Customer Service Hotline at Hong Kong (852) 2533 5533 / Macau (853) 2832 2622 to get a copy of the form.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly.

Deferred Payment Period

We may delay making any loan and payment of any Surrender Value for a period up to 6 months from the date we receive your written request, unless they are to be used to pay premium to us.

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5-Year GoalAhead Insurance Saver is underwritten by YF Life Insurance International Limited ("YF Life"). This product brochure provides information for general reference only. It does not form part of the Policy and does not contain the full terms of the Policy. Please refer to the terms and benefits of the Policy/policy document for exact benefit coverage, terms and conditions, and exclusions. This product brochure does not represent a contract between YF Life and anyone or any entity else.

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客戶服務

香港：香港尖沙咀廣東道9號港威大廈6座12樓1211室

澳門：澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座

萬通保險客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622

中國內地免費熱線：香港 400 842 3983 / 澳門 400 842 3607



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Customer Service

Hong Kong: Suite 1211, 12/F, Tower 6, The Gateway,

9 Canton Road, Tsimshatsui, Hong Kong

Macau: Avenida Doutor Mario Soares No. 320,

Finance and IT Center of Macau, 8 Andar A, Macau

Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622

Mainland China Toll-Free: Hong Kong 400 842 3983 / Macau 400 842 3607

萬通保險國際有限公司(萬通保險)的主要權益股東*包括擁有174年**歷史**、美國五大壽險公司**之一的Massachusetts Mutual Life Insurance Company (美國萬通)，以及雲鋒金融控股有限公司等。

萬通保險與Barings(霸菱)為長久戰略合作夥伴，憑藉獨佔鰲頭的環球投資實力與合作網絡，攜金融科技創新強勁動能，居香港保險業領先地位。

*美國萬通及雲鋒金融控股有限公司為間接持有萬通保險國際有限公司的股份。

**美國五大壽險公司乃按2025年6月2日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2024年收入排行榜合併計算。

The major shareholders* of YF Life Insurance International Limited (YF Life) include Massachusetts Mutual Life Insurance Company (MassMutual), which itself has 174 years of experience and is one of the Five Largest US Life Insurance Companies**, as well as Yunfeng Financial Holdings Limited, among others.

YF Life is a long-term strategic partner of Barings. We stay at the forefront of Hong Kong's insurance industry with our superior global investment capabilities, extensive partnership network, and fintech innovation.

* MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life Insurance International Limited.

** The "Five Largest US Life Insurance Companies" are ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2024, and based on the FORTUNE 500 as published on June 2, 2025.



《信報》
保險服務卓越大獎2025
卓越多元投資策略應用



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